

## What is Claimed is:

- [c1] 1. An apparatus comprising:
- at least one computer processor; and
  - at least one data store in operative connection with the computer processor, wherein the at least one data store includes a plurality of digital safe deposit accounts stored therein, wherein each of the digital safe deposit accounts is associated with at least one private key, wherein the computer processor is operative to communicate with a plurality of ATMs, wherein the computer processor is operative responsive to at least one of the ATMs to cause a digital signature to be produced for an electronic document responsive to the private key associated with one of the digital safe deposit accounts.
- [c2] 2. The apparatus according to claim 1 wherein the computer processor is operative to receive the electronic document from the at least one ATM, wherein the computer processor is operative to store the electronic document in the data store in association with the one digital safe deposit account.
- [c3] 3. The apparatus according to claim 2 wherein the computer processor is operative to retrieve the electronic document from the data store and send the electronic document to any one of the plurality of ATMs.
- [c4] 4. The apparatus according to claim 2 wherein the computer processor is operative to encrypt and decrypt the electronic document stored in the at least one data store responsive to a secret key received from the at least one ATM.
- [c5] 5. The apparatus according to claim 1 wherein each digital safe deposit account is associated with a financial account number, wherein the computer processor is operative to access the private key associated with the one digital safe deposit account responsive to a message received from the at least one ATM which includes a financial account number that corresponds to the financial account number associated with the one digital safe deposit account.
- [c6] 6. The apparatus according to claim 5, wherein the at least one financial account number corresponds to a credit card number.

[c7] 7. The apparatus according to claim 1 wherein each digital safe deposit account is associated with at least one digital certificate, wherein the computer processor is operative to cause the digital signature and at least one of the digital certificates associated with the one digital safe deposit account to be attached to the electronic document.

[c8] 8. The apparatus according to claim 1 wherein the computer processor is operative to maintain and store in the at least one data store, an access log in association with each digital safe deposit account.

[c9] 9. The apparatus according to claim 1 wherein the at least one ATM includes a cash dispenser, wherein the computer processor is operative through communication with a financial transaction processing system to cause a dispense of cash from the cash dispenser to be authorized.

[c10] 10. The apparatus according to claim 1 wherein the computer processor is operative to cause a new digital safe deposit account to be created in the data store responsive to communication from the at least one ATM.

[c11] 11. The apparatus according to claim 10 wherein the computer processor is operative to cause a new private key and a corresponding public key to be produced responsive to communication from the at least one ATM, wherein the computer processor is operative to store the private key in association with the new digital safe deposit account.

[c12] 12. The apparatus according to claim 11 wherein the computer processor is operative to cause a digital certificate to be generated and stored in association with the new digital safe deposit account, wherein the digital certificate includes the public key.

[c13] 13. The apparatus according to claim 12 wherein the computer processor is operative to receive a financial account number from the at least one ATM, wherein the computer processor is operative to store the financial account number in association with the new digital safe deposit account.

[c14] 14. The apparatus according to claim 13 wherein the computer processor is

operative to receive a password input from the at least one ATM, wherein the computer processor is operative to store the password input in association with the new digital safe deposit account.

[c15] 15. The apparatus according to claim 1 wherein the computer processor is operative to receive a one-way hash of the electronic document from the at least one ATM, wherein the computer processor is operative to cause the digital signature to be generated responsive to the one-way hash and the private key.

[c16] 16. The apparatus according to claim 1 wherein the computer processor is operative to cause a second digital signature to be produced for the electronic document responsive to a private key that is not associated with the one digital safe deposit account.

[c17] 17. The apparatus according to claim 1 wherein the computer processor is operative to cause a digital signature processing fee to be assessed to a financial account in response to causing the digital signature to be produced for the electronic document.

[c18] 18. The apparatus according to claim 16 wherein the computer processor is operative to receive information about the financial account from the at least one ATM.

[c19] 19. The apparatus according to claim 1 wherein the computer processor is operative to cause a digital time stamp to be produced and attached to the electronic document.

[c20] 20. A method comprising:  
a) receiving a financial account number from an automated transaction machine;  
b) accessing a private key associated with the financial account number;  
and  
c) enabling an electronic document displayed by the automated transaction machine to be digitally signed with the private key.

[c21] 21. The method according to claim 20, wherein prior to step (c) further

comprising:

- d) receiving a password from the automated transaction machine; and
- e) verifying that the password corresponds to a valid password previously associated with the financial account number.

[c22]

22. The method according to claim 20, further comprising:

- d) accessing a digital certificate previously associated with the financial account number, wherein the digital certificate includes a public key that corresponds to the private key, wherein the public key is capable of being used to validate the digital signature; and
- e) enabling the digital certificate to be associated with the electronic document.

[c23]

23. The method according to claim 20, further comprising:

- d) storing a digitally signed copy of the electronic document in a digital safe deposit account in association with the financial account number.

[c24]

24. The method according to claim 20, further comprising:

- d) receiving a second financial account number from the automated transaction machine; and
- e) assessing a processing fee associated with the digital signing of the electronic document to a financial account associated with the second financial account number.

[c25]

25. The method according to claim 20, further comprising:

- d) enabling the electronic document to be digitally time stamped.

[c26]

26. The method according to claim 20, further comprising:

- d) dispensing cash from the automated transaction machine.

[c27]

27. A method comprising:

- a) receiving a request from an automated transaction machine to digitally sign an electronic document visually displayed by the automated transaction machine, wherein the request includes an account number that is associated with a digital safe deposit account;
- b) accessing a private key associated with the digital safe deposit account

- responsive to the account number; and
- c) producing a digital signature for the electronic document responsive to the private key; and
- d) causing the digital signature to be attached to the electronic document.

[c28] 28. The method according to claim 27, further comprising:

- e) storing a digitally signed copy of the electronic document in a data store in association with the digital safe deposit account.

[c29] 29. The method according to claim 27, wherein in step (a) the account number corresponds to a financial account number.

[c30] 30. The method according to claim 27 and further comprising:

- e) dispensing cash from the automated transaction machine.

[c31] 31. A method comprising:

- a) receiving a request at an ATM to digitally sign an electronic document visually displayed by the ATM;
- b) causing a digital signature and a digital time stamp to be produced for the electronic document; and
- c) causing the digital signature and the digital time stamp to be attached to the electronic document.

[c32] 32. The method according to claim 31 and further comprising:

- d) dispensing cash from the ATM.